CARDHOLDER AUTHENTICATION USING AN UNCONNECTED READER

160

0000

PERSONAL CARD-READER
UNCONNECTED

*OPTIONAL, DETERMINED BY ARS
**OPTIONAL, DETERMINED BY FLAG ON ICC

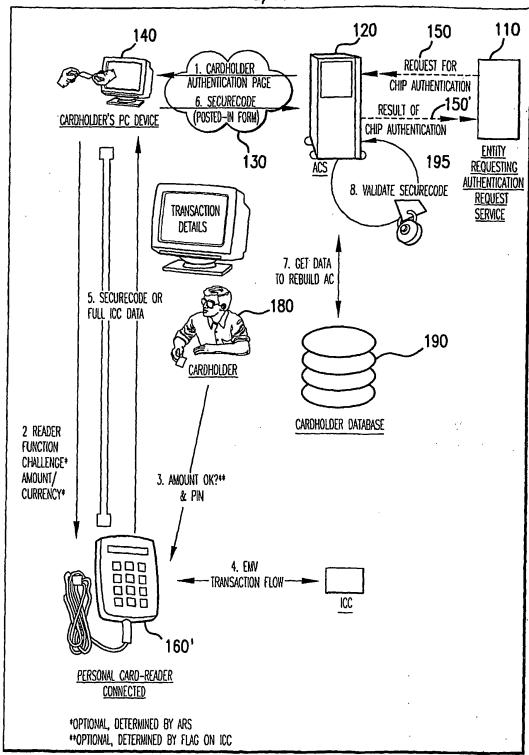
4. EMV

TRANSACTION FLOW

170

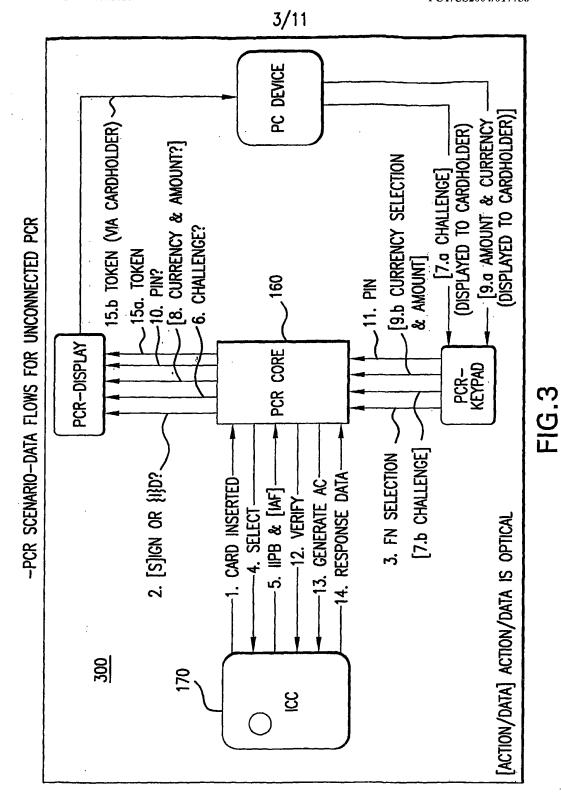
ICC

FIG. 1
SUBSTITUTE SHEET (RULE 26)

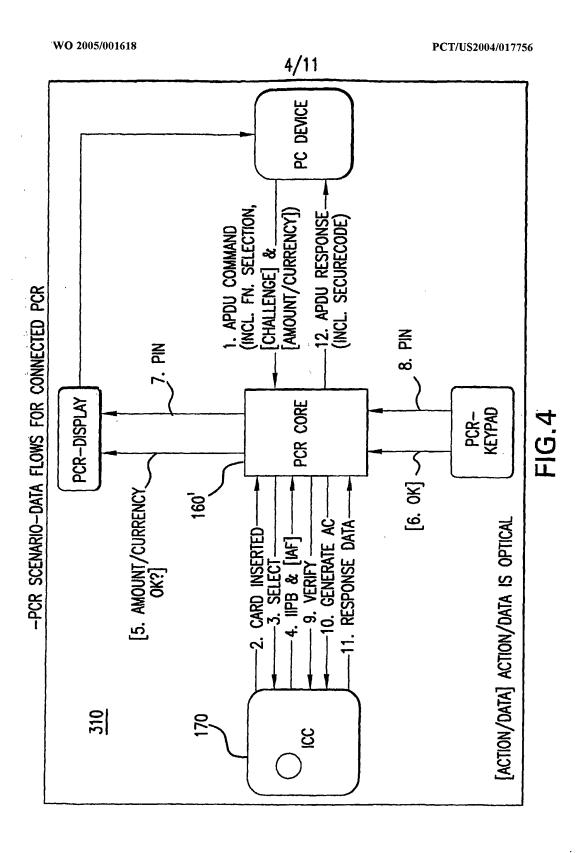


CARDHOLDER AUTHENTICATION USING A CONNECTED READER

FIG.2
SUBSTITUTE SHEET (RULE 26)



SUBSTITUTE SHEET (RULE 26)



SUBSTITUTE SHEET (RULE 26)

ILLUSTRATION OF EIGHT-DIGIT CHALLENGE AS BCD

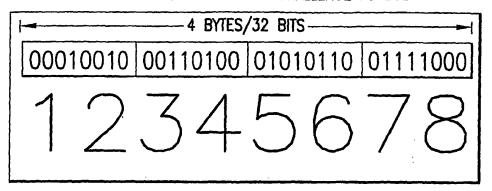


FIG.5

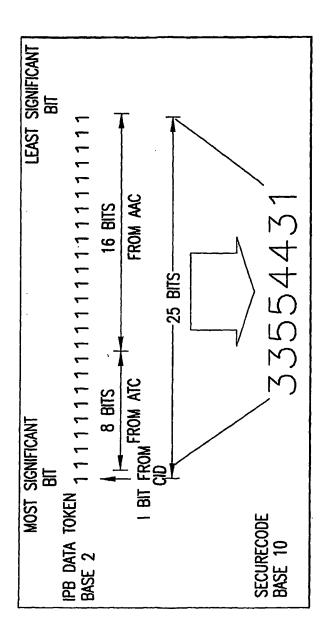
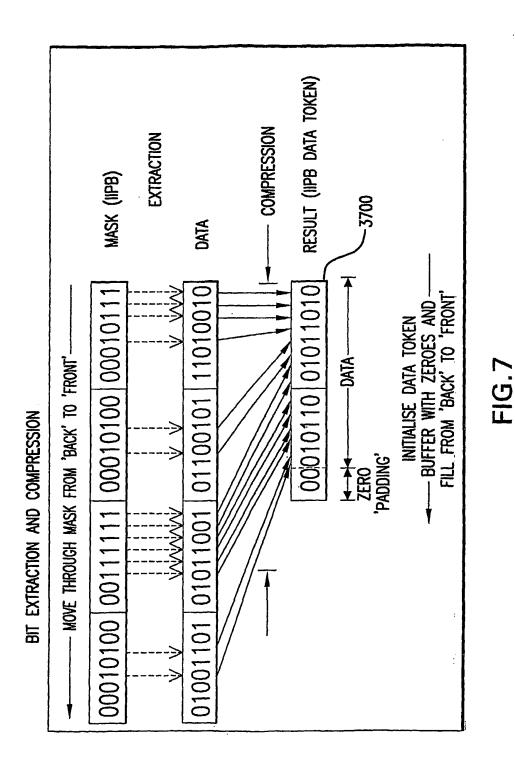


FIG. 6

SUBSTITUTE SHEET (RULE 26)



SUBSTITUTE SHEET (RULE 26)

500

-3-D SECURE AUTHENTICATED TRANSACTION FLOW

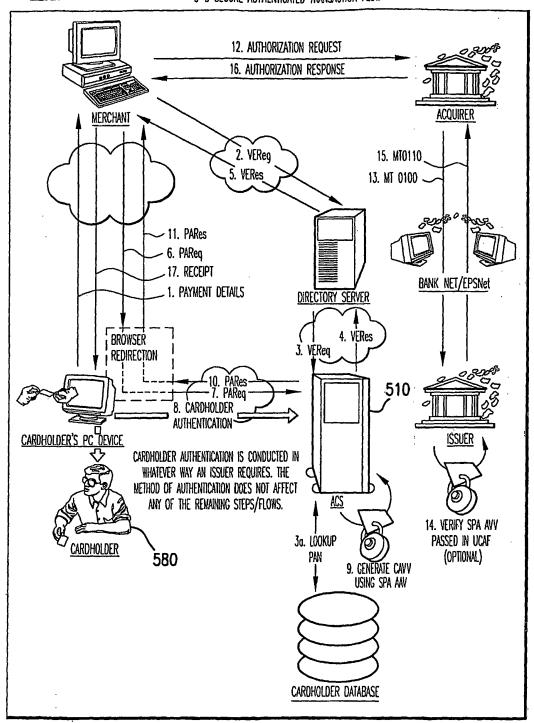
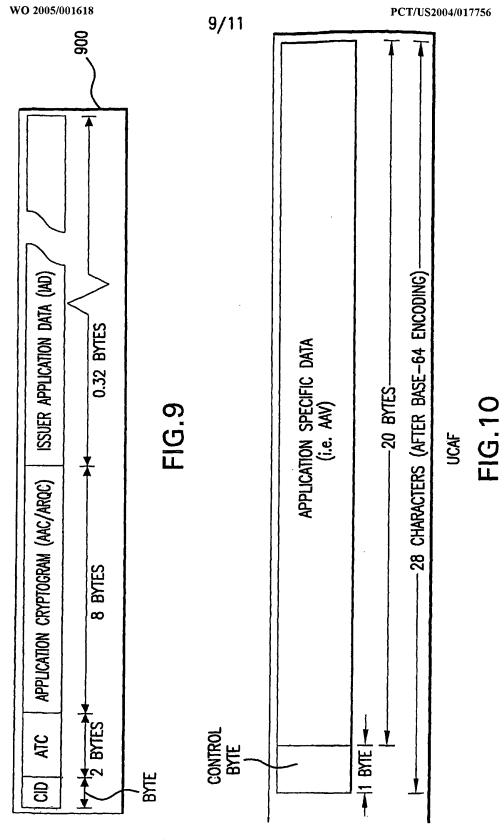
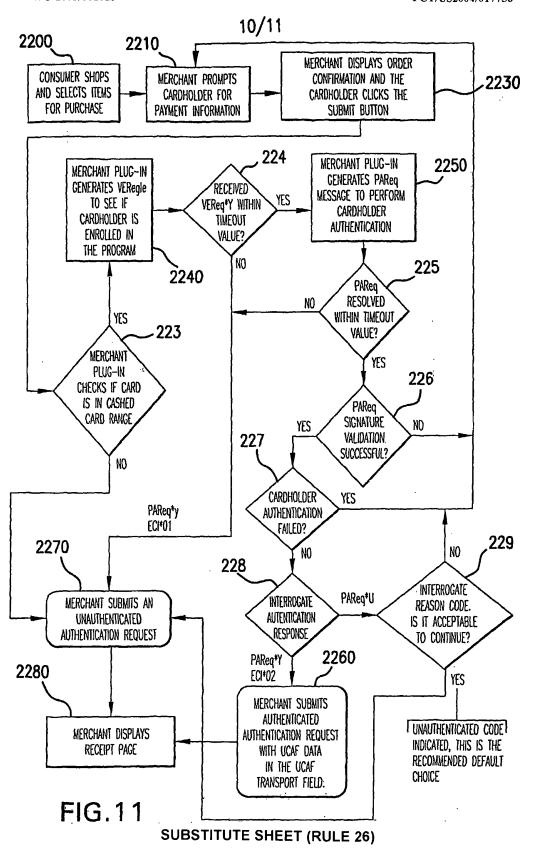


FIG.8

SUBSTITUTE SHEET (RULE 26)



SUBSTITUTE SHEET (RULE 26)



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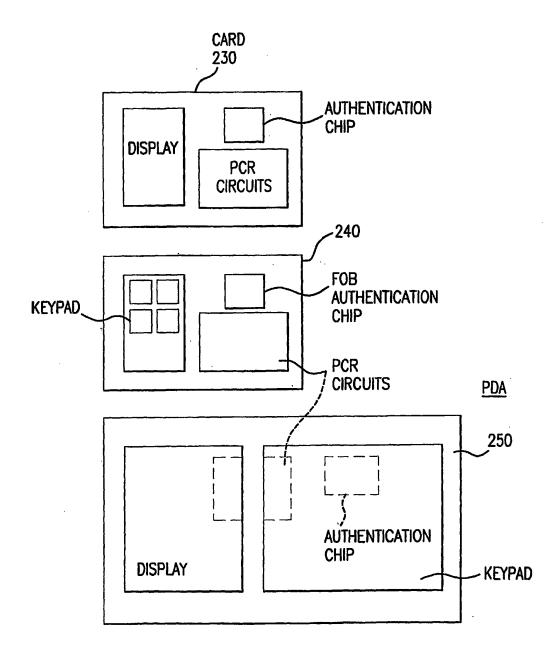


FIG.12

SUBSTITUTE SHEET (RULE 26)